



TOKIO MARINE  
HCC



# Prestige Disability

For Highly Compensated Individuals

## **Prestige Disability Insurance from Tokio Marine HCC - Specialty Group**

Many times high net-worth individuals do not have an adequate amount of disability insurance to protect their individual earnings. Typical individual and group disability policies are not enough to compensate for the substantial incomes of these athletes, executives and entertainers. Our prestige disability insurance products for highly compensated individuals help provide the excess protection that is missing from the traditional disability market. We have policies ranging from key person disability to critical asset protection (CAP) in order to meet these needs.



# Reasons for Prestige Coverage

Disabilities do not discriminate. It can happen to anyone regardless of income or occupation. So, if your income is the size of a professional baseball player or you are as critical to your organization as a professional quarterback, Tokio Marine HCC - Specialty Group will construct a policy to help protect your family, business or partners.

Our products are critically important for underinsured highly compensated individuals who are concerned about their financial viability should they become disabled.

Regardless if the insurance need is for an individual executive, entertainer or athlete or it's on behalf of a corporation, entertainment studio or a baseball team, Tokio Marine HCC - Specialty Group has the experience, knowledge and time-tested commitment to these niche markets to provide you with a meaningful insurance solution.

## Coverages Offered

Permanent total disability

Temporary total disability

Buy-sell disability

Key person disability

Critical asset protection

Accidental death and dismemberment

## Highlights

- "Own occupation" definition
- Limits of up to \$100 million (higher limits may be available upon request)
- Three to five year policy periods
- Five year benefit periods
- Residual rider option available
- Individual or group carve out excess policies
- Worldwide coverage
- Lump sum options
- Dedicated underwriting team with specific focus on executive, entertainment and sports products
- Indications are available based on preliminary underwriting data
- Dedicated claims department

## Target Insureds

- Actors
- Athletes
- Authors
- Business owners
- CEOs
- Directors
- Doctors
- Entertainers
- Entrepreneurs
- Executives
- Financial investors
- Hedge fund managers
- International executives
- Investment bankers
- Irreplaceable employees
- Lawyers
- Managing partners
- Musicians
- Portfolio managers
- Producers
- Scientists
- Surgeons



### Individual Disability

Tokio Marine HCC - Specialty Group's high-limit disability policies provide individual coverage to prestigious individuals around the globe. Among executives, entertainers and athletes, Tokio Marine HCC - Specialty Group has the limits and underwriting expertise to cover up to 60% of these wealthy individuals' annual incomes. In addition to providing the insured with monthly benefits, we can underwrite a combination policy to provide a lump sum benefit at the end of the monthly benefit period.

Professional athletes rely on their unique physical talent and ability in order to negotiate multi-million dollar contracts.

These individuals are only a tackle or a pitch away from a career-ending disability. Meanwhile an executive or an entertainer, constantly traveling or touring for business, can face an assortment of perils which could cause them to become disabled; putting their career in jeopardy.

Regardless of the profession, these high net-worth and prestigious individuals need the proper insurance in order to protect themselves and their families. Tokio Marine HCC - Specialty Group can structure a disability policy to fit the needs of each individual.

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We specialize in underwriting and insuring death, disability and special risk insurance coverage for highly compensated executives, entertainers and professional athletes around the world.

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### Corporate Disability

Executives and key employees are often the driving force behind the success of a company. These unique and prestigious leaders have the energy, the edge and the ability to execute with passion while connecting with their employees and their investors to act. Perhaps we are all replaceable at some point, but time and money are always at risk. Tokio Marine HCC - Specialty Group can underwrite and provide meaningful disability solutions to protect the financial interest in these top performers. We can help in offering the financial cushion for a corporation in the event a key executive becomes disabled or should die at the critical hour.

Disability buy-sell insurance is another option for businesses to consider. It is statistically shown that a person is more likely to become disabled rather than to die. Therefore the appropriate buy-sell insurance will keep the business going, even if one partner suffers a career ending disability.





### About Specialty Group

The Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

### How We Can Help

Our underwriting team has over 25 years of experience in providing excess disability to wealthy individuals. The policies are written on AA- (Very Strong) Standard & Poor's and A++ (Superior) A.M. Best Company rated paper and all claims are handled in Tokio Marine HCC - Specialty Group's own claims department.\*

\*Ratings at the time of printing.

### Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is comprised of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$33.8 billion.\*

\*Market Cap as of 12/31/2017.

## Contact us

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A member of the Tokio Marine HCC group of companies

*To Be a **Good Company***